

Form csnodsc – ntccselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 17-31749-CMG
Chapter: 7
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kim N Roberts
32 Saxony Circle
Manchester, NJ 08759

Social Security No.:
xxx-xx-0070

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: December 28, 2020

JAN: mrg

Jeanne Naughton
Clerk

In re:
Kim N Roberts
Debtor(s)

Case No. 17-31749-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Total Noticed: 78

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2020:

Recip ID	Recipient Name and Address
db	+ Kim N Roberts, 32 Saxony Circle, Manchester, NJ 08759-6193
517144233	+ Barclays Bank, 125 S West Street, Wilmington, DE 19801-5014
517144232	+ Barclays Bank, 125 South West Street, Wilmington, DE 19801-5014
517144234	+ Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
517144235	+ Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801
517144255	++ CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043 address filed with court:, Citibank, N.A., 7930 NW 110th St., Kansas City, MO 64153
517144254	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Citibank Bankruptcy Unit, PO Box 20507, Kansas City, MO 64195
517144249	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007
517144238	Capital One Bank, P.O. Box 83147, Richmond, VA 23285-5147
517373430	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
517144250	+ Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
517144251	Citibank, PO Box 6004, Sioux Falls, SD 57117-6004
517144252	Citibank, PO Box 6405, The Lakes, NV 88901-6405
517144257	+ Citibank, NA, PO Box 5870, Grand Central Station, New York, NY 10163-5870
517144258	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
517144259	Citicards CBNA, PO Box 6241, lbs CDV Disputes, Sioux Falls, SD 57117-6241
517144269	Credit One Bank, attn: LVNV Funding, PO Box 385908, Minneapolis, MN 55438-5908
517144275	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Department Stores National Bank, 701 E 60th Street N., Sioux Falls, SD 57117
517144274	+ Department Stores National Bank, attn: Associated Recovery Systems, PO Box 469046, Escondido, CA 92046-9046
517144273	+ Department of Veterans Affairs, PO Box 530269, Atlanta, GA 30353-0269
517144272	+ Department of Veterans Affairs, Lyons Campus, 151 Knollcroft Road, Lyons, NJ 07939-5001
517144280	+ Internal Revenue Service, PO Box 025, Atlanta, GA 30301-0025
517144290	Macy's, PO Box 8102, Mason, OH 45040
517144289	#+ Macy's, PO Box 8112, Mason, OH 45040-8112
517144287	Macy's, PO Box 8108, Mason, OH 45040
517370682	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus, Inc., P.O. Box 1047, Hartford, CT 06143
517144295	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, PO Box 17187, Baltimore, MD 21297
517481107	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517190497	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517144298	+ Toyota Motor Credit, Attn: USCB, Inc., 1440 N. Harbor Blvd., #515, Fullerton, CA 92835-4118
517144299	+ Toyota Motor Credit, 260 Interstat North, Circle, NW 12th Floor, Atlanta, GA 30339-2210
517144307	US Department of Education, PO Box 4222, Iowa City, IA 52244
517144309	+ US Department of Education, PO Box 5609, Greenville, TX 75403-5609
517144305	+ US Department of Education, National Payment Center, PO Box 4169, Greenville, TX 75403-4169
517144308	+ US Department of Education, Attn: Account Control Technology, PO Box 11750, Bakersfield, CA 93389-1750
517144306	+ US Department of Education, PO Box 1027, Skokie, IL 60076-8027
517144302	+ United States Department Of Education, 121 S 13th St, Lincoln, NE 68508-1904
517144303	United States Department of Education, PO Box 7202, Utica, NY 13504-7202
517197135	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
517144314	+ Wells Fargo Home Mortgage, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

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517144311 + Wells Fargo Home Mortgage, MAC X7801-03K, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
517144310 Wells Fargo Home Mortgage, 4080 Hallmark Parkway, San Bernardino, CA 92407
517144313 + Wells Fargo Home Mortgage, PO Box 10355, Des Moines, IA 50306-0355
517144312 + Wells Fargo Home Mortgage, 5024 Parkway Plaza Blvd., Charlotte, NC 28217-1962

TOTAL: 44

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 28 2020 21:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 28 2020 21:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517144247	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 29 2020 00:12:46	Capital One Bank USA NA, 15000 Capital One Drive, PO # EPUS2-0000473587, Henrico, VA 23238
517144236	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 29 2020 00:06:16	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517144243	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 29 2020 00:06:15	Capital One Bank, PO Box 650007, Dallas, TX 75265-0007
517144239	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 29 2020 00:12:45	Capital One Bank, PO Box 85147, Richmond, VA 23276-0001
517144242	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 29 2020 00:19:13	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517144241	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 29 2020 00:12:46	Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884
517144237	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 29 2020 00:19:13	Capital One Bank, Po Box 30253, Salt Lake City, UT 84130-0253
517144245	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 29 2020 00:06:15	Capital One Bank N.A., PO Box 30281, Salt Lake City, UT 84130-0281
517144244	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 29 2020 00:06:16	Capital One Bank N.A., PO Box 30285, Salt Lake City, UT 84130-0285
517144246	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 29 2020 00:19:13	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
517144262	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2020 21:57:00	Comenity Bank, #100, 2795 E Cottonwood Pkwy., Salt Lake City, UT 84121-7090
517144260	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2020 21:57:00	Comenity Bank, PO Box 183003, Columbus, OH 43218-3003
517144263	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2020 21:57:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
517144261	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2020 21:57:00	Comenity Bank, PO BOX 183789, Columbus, OH 43218-2789
517144264	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2020 21:57:00	Comenity Capital/ HSN, 995 W 122nd Ave, Westminster, CO 80234-3417
517144265	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2020 21:57:00	Comenity Capital/ULTA, Po Box 182120, Columbus, OH 43218-2120
517144266	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 29 2020 00:19:16	Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500
517144267	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 29 2020 00:12:59	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517144270	+ Email/PDF: creditonebknotifications@resurgent.com		

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		Dec 29 2020 00:12:59	Credit One Bank NA, Po Box 98875, Las Vegas, NV 89193-8875
517292535	Email/Text: bnc-quantum@quantum3group.com		
		Dec 28 2020 21:58:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517144271	+ Email/Text: DMCCO.VBASPL@va.gov		
		Dec 28 2020 21:59:00	Department of Veteran Affairs, Debit Management Center, PO Box 11930, Saint Paul, MN 55111-0930
517144278	+ Email/Text: electronicbkydocs@nelnet.net		
		Dec 28 2020 21:58:00	Dept Of Education/NELNET, 121 S 13th St, Lincoln, NE 68508-1904
517144283	Email/Text: sbse.cio.bnc.mail@irs.gov		
		Dec 28 2020 21:57:00	Internal Revenue Service, ACS Support - Stop 5050, PO Box 219236, Kansas City, MO 64121
517370884	Email/PDF: resurgentbknofications@resurgent.com		
		Dec 29 2020 00:06:29	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517369620	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Dec 29 2020 00:12:19	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517144291	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Dec 29 2020 00:05:57	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
517144292	+ Email/Text: electronicbkydocs@nelnet.net		
		Dec 28 2020 21:58:00	Nelnet Lns, 3015 S Parker Road, Suite 400, Aurora, CO 80014-2904
517144293	+ Email/Text: electronicbkydocs@nelnet.net		
		Dec 28 2020 21:58:00	Nelnet Loan Services, 3015 S Parker Road, Suite 425, Aurora, CO 80014-2904
517290177	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Dec 29 2020 00:13:01	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517290212	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Dec 29 2020 00:13:02	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
517362282	Email/Text: bnc-quantum@quantum3group.com		
		Dec 28 2020 21:58:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517168461	+ Email/Text: electronicbkydocs@nelnet.net		
		Dec 28 2020 21:58:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517144304		US Department of Education, 401 S State Street, Room 700F, PO Box 61735
517144253	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court:, Citibank, PO Box 6531, The Lakes, NV 88901
517144256	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court:, Citibank, N.A., PO Box 6615, The Lakes, NV 88901
517144240	*+	Capital One Bank, PO Box 85147, Richmond, VA 23276-0001
517144248	*	Capital One Bank, N.A., PO Box 30281, Salt Lake City, UT 84130-0281
517144268	*	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517144276	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Department Stores National Bank Macy's, 9111 Duke Blvd, Mason, OH 45040
517144277	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Department Stores National Bank/ Macy's, Po Box 8218, Mason, OH 45040
517144286	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Macy's, P.O. Box 4564, Carol Stream, IL 60197-4564
517144288	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Macy's, PO Box 4580, Carol Stream, IL 60197-4580
517144282	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, P.O. Box 745, District Director, Chicago, IL 60690

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517144284	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, PO Box 660169, Dallas, TX 75266
517144279	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724
517144281	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Special Procedures Functions, PO Box 724, Springfield, NJ 07081
517144285	*	Internal Revenue Service, Special Procedures Function, PO Box 744, Springfield, NJ 07081
517144294	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court., Toyota Financial Services, PO Box 9490, Cedar Rapids, IA 52409-9490
517144297	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court., Toyota Motor Credit, 4 Gatehall Drive, Suite 350, Parsippany, NJ 07054
517144296	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court., Toyota Motor Credit, 4 Gatehall Drive, Ste. 350, Parsippany, NJ 07054
517144300	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court., Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
517144301	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court., Toyota Motor Credit Corporation, 19001 South Western Avenue, TC13, Torrance, CA 90509-2958
517207999	*+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Avram D White	on behalf of Debtor Kim N Roberts clistbk3@gmail.com adwlawoffice1@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestcase.com
Brian C. Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank NA ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Jill Manzo	on behalf of Creditor SETERUS INC., as authorized subservicer for FEDERAL NATIONAL MORTGAGE ASSOCIATION bankruptcy@fskslaw.com
Karen E. Bezner	Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner	on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com
R. A. Lebron	on behalf of Creditor SETERUS INC., as authorized subservicer for FEDERAL NATIONAL MORTGAGE ASSOCIATION

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bankruptcy@fskslaw.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11